Fill in this information to identify the case:

Debtor 1 Julie Brayer

Debtor 2 ______
(Spouse, if filing)

United States Bankruptcy Court for the : Eastern **District of** Pennsylvania **(State)**

Case number 19-17545-pmm

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Nationstar Mortgage LLC

Court claim no. (if known): 2

Last four digits of any number you use to identify the debtor's account: XXXXXX8480

Date of payment change:
Must be at least 21 days after date of this notice: 3/1/2025

New total payment:
Principal, interest, and escrow, if any: $1,596.09

Part 1: Escrow Account Payment Adjustment

1. **Will there be a change in the debtor's escrow account payment?**

☐ No
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: ______

Current escrow payment: $ 635.86 **New escrow payment :** $ 640.87

Part 2: Mortgage Payment Adjustment

2. **Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate account?**

☒ No
☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: ______

Current interest rate: % **New interest rate:** %

Current principal and interest payment: $ ______ **New principal and interest payment:** $ ______

Part 3: Other Payment Change

3. **Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as repayment plan or loan modification agreement. *(Court approval may be required before the payment change can take effect.)*

Reason for change: ______

Current mortgage payment: $ ______ **New mortgage payment:** $ ______

Debtor 1 **Julie Brayer** Case number *(if known)* 19-17545-pmm
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X */s/Ernest Yazzetti, Jr.* Date 01/17/2025
Signature

Print: Ernest Yazzetti, Jr. Title Authorized Agent for Creditor
First Name Middle Name Last Name

Company McCalla Raymer Leibert Pierce, LLC

Address 1544 Old Alabama Road
Number Street
Roswell GA 30076
City State ZIP Code

Contact phone 8482000083 Email Ernest.Yazzetti@mccalla.com

	Bankruptcy Case No.:	19-17545-pmm
In Re:	Chapter:	13
Julie Brayer	Judge:	Patricia M. Mayer

CERTIFICATE OF SERVICE

I, Ernest Yazzetti, Jr., of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within NOTICE OF MORTGAGE PAYMENT CHANGE filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Julie Brayer
302 Francis Avenue
Norristown, PA 19401

MICHAEL A. CIBIK *(Served via ECF at help@cibiklaw.com)*
Cibik Law, P.C.
1500 Walnut Street
Suite 900
Philadelphia, PA 19102

Kenneth E. West, Trustee (*Served via ECF Notification)*
Office of the Chapter 13 Standing Trustee
190 N. Independence Mall West, Suite 701
Philadelphia, PA 19106

United States Trustee (*Served via ECF Notification)*
Office of the U.S. Trustee
Robert N.C. Nix Federal Building
Suite 320
Philadelphia, PA 19107

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 02/07/2025 By: */s/Ernest Yazzetti, Jr.*
(date) Ernest Yazzetti, Jr.
Authorized Agent for Creditor

mr. cooper®
CHANGING THE FACE OF HOME LOANS

RETURN SERVICE ONLY
PLEASE DO NOT SEND MAIL TO THIS ADDRESS
PO Box 818060
5801 Postal Road
Cleveland, OH 44181

11/26/2024

[redacted]

OUR INFO
ONLINE
www.mrcooper.com

YOUR INFO
CASE NUMBER
1917545

LOAN NUMBER
[redacted]

PROPERTY ADDRESS
302 FRANCIS AVENUE
EAST NORRITON, PA 19401

JULIE BRAYER
302 FRANCIS AVENUE
NORRISTOWN,PA 19401

Dear JULIE BRAYER,

An escrow analysis was performed on the above referenced account.

Our records indicate your loan is currently in an active bankruptcy proceeding. The enclosed escrow account disclosure statement is for informational purposes only and should not be construed as an attempt to collect a debt.

If you are represented by an attorney in your bankruptcy, please forward a copy of this letter to such attorney and provide such attorney's name, address and telephone number to us.

If you have any questions, please call our Bankruptcy Department at 877-343-5602. Our hours of operation are Monday through Friday from 8 a.m. to 5 p.m. (CT). Visit us on the web at www.mrcooper.com for more information.

Sincerely,

Mr. Cooper

Enclosure

Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.

Please be advised this communication is sent for informational purposes only and is not intended as an attempt to collect, assess, or recover a claim against, or demand payment from, any individual protected by the U.S. Bankruptcy Code. If this account has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt against you; however, the servicer/lender reserves the right to exercise the legal rights only against the property securing the loan obligation, including the right to foreclose its lien under appropriate circumstances. Nothing in this communication shall be construed as an attempt to collect against the borrower personally or an attempt to revive personal liability.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.

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RETURN SERVICE ONLY
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5801 Postal Road
Cleveland, OH 44181

Escrow Account Disclosure Statement

Customer Service: 888-480-2432
Monday through Thursday from 7 a.m. to 8 p.m. (CT), Friday from 7 a.m. to 7 p.m. (CT) and Saturday from 8 a.m. to 12 p.m. (CT)

Tax/Insurance: 866-825-9267
Monday through Thursday from 8 a.m. to 9 p.m. (ET), Friday from 8 a.m. to 7 p.m. (ET) and Saturday from 9 a.m. to 3 p.m. (ET)

JULIE BRAYER
302 FRANCIS AVENUE
NORRISTOWN,PA 19401

Your Loan Number [redacted]
Statement Date: 11/20/2024

Why am I receiving this? Mr. Cooper completed an analysis of your escrow account to ensure that the account is funded correctly, determine any surplus or shortage, and adjust your monthly payment accordingly. Mr. Cooper may maintain an escrow cushion equal to two months' estimated taxes and insurance (unless limited by your loan documents or state law). This measure helps to avoid negative balance in the event of changing tax and insurance amounts.

What does this mean for me? At this time, your Escrow Account has less money than needed and there is a shortage of $36.82. Due to this shortage and changes in your taxes and insurance premiums, **your monthly escrow payment will increase by $1.94.** Effective 03/01/2025, **your new total monthly payment** will be $1,596.09.**

Total Payment	Current Monthly Payment	Payment Changes	New Monthly Payment
PRINCIPAL AND INTEREST	$955.22	$0.00	$955.22
ESCROW	$635.86	$1.94	$637.80
SHORTAGE SPREAD	$0.00	$3.07	$3.07
Total Payment	**$1,591.08**	**$5.01**	**$1,596.09**

See below for shortage calculation

What is a Shortage? A shortage is the difference between the **lowest projected balance** of your account for the coming year and your **minimum required balance.** To prevent a negative balance, the total annual shortage is divided by 12 months and added to your monthly escrow payment, as shown below.

Minimum Required Balance **$980.78** — **Lowest Projected Balance** **$943.96**

$36.82 / 12 = $3.07

Please see the Coming Year Projections table on the back for more details

Escrow Payment Breakdown	Current Annual Disbursement	Annual Change	Anticipated Annual Disbursement
SCHOOL TAX	$3,581.65	($56.70)	$3,524.95
TOWN TAX	$743.71	$55.98	$799.69
HAZARD SFR	$1,536.00	$24.00	$1,560.00
BORR PAID MI	$1,768.92	$0.00	$1,768.92
Annual Total	**$7,630.28**	**$23.28**	**$7,653.56**

If you have questions about changes to your property taxes or homeowners' insurance premiums, please contact your local taxing authority or insurance provider. For more information about your loan, please sign in at www.mrcooper.com.

Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.

Please be advised this communication is sent for informational purposes only and is not intended as an attempt to collect, assess, or recover a claim against, or demand payment from, any individual protected by the U.S. Bankruptcy Code. If this account has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt against you; however, the servicer/lender reserves the right to exercise the legal rights only against the property securing the loan obligation, including the right to foreclose its lien under appropriate circumstances. Nothing in this communication shall be construed as an attempt to collect against the borrower personally or an attempt to revive personal liability.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.

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This statement is for informational purposes only.

The change in your escrow payment** may be based on one or more of the following factors:

PAYMENT(S)

- Monthly payment(s) received were less than or greater than expected
- Monthly payment(s) received earlier or later than expected
- Previous overage returned to escrow
- Previous deficiency/shortage not paid entirely

TAXES

- Tax rate and/or assessed value changed
- Exemption status lost or changed
- Supplemental/Delinquent tax paid
- Paid earlier or later than expected
- Tax installment not paid
- Tax refund received
- New tax escrow requirement paid

INSURANCE

- Premium changed
- Coverage changed
- Additional premium paid
- Paid earlier or later than expected
- Premium was not paid
- Premium refund received
- New insurance escrow requirement paid
- Force placed insurance premium paid

Prior Year Account History and Coming Year Projections

This is a statement of the actual activity in your escrow account from 12/23 through 02/25. This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure, and projects payments, disbursements, and balances for the coming year. The projections from your previous escrow analysis are included with the actual payments and disbursements for the prior year. By comparing the actual escrow payment with the previous projections listed, you can determine where a difference may have occurred. When applicable, the letter 'E' beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.

Projections are included to ensure sufficient funds are available to pay your taxes and/or insurance for the coming year. Under Federal Law (RESPA), the lowest monthly balance in your escrow account should be no less than $980.78 or 1/6th of the total annual projected disbursement from your escrow account, unless your mortgage documents or state law specifies otherwise. Your projected estimated lowest account balance of $943.96 will be reached in September 2025. When subtracted from your minimum required balance of $980.78, an Escrow Shortage results in the amount of $36.82. **These amounts are indicated with an arrow (<).**

This escrow analysis is based on the assumption that all escrow advances made on your loan prior to your bankruptcy filing date are included in your bankruptcy plan and will be paid in the plan. This analysis considers insurance, taxes and other amounts that will come due after the filing of your bankruptcy case.

Month	Projected Payment	Actual Payment	Projected Disbursement	Actual Disbursement		Description	Projected Balance	Actual Balance
						Start	$3,419.11	$1,504.69
12/23	$0.00	$474.42	$0.00	$147.41*	*	Shortage pmt/BORR PAID MI	$3,419.11	$1,831.70
12/23	$0.00	$1,254.82*	$0.00	$0.00			$3,419.11	$3,086.52
01/24	$0.00	$0.00	$0.00	$147.41*	*	BORR PAID MI	$3,419.11	$2,939.11
02/24	$0.00	$627.41	$0.00	$147.41*	*	BORR PAID MI	$3,419.11	$3,419.11
03/24	$635.86	$1,271.72	$147.41	$147.41*	*	BORR PAID MI	$3,907.56	$4,543.42
04/24	$635.86	$635.86	$147.41	$147.41*	*	BORR PAID MI	$4,396.01	$5,031.87
04/24	$0.00	$0.00	$743.71	$799.69*	*	TOWN TAX	$3,652.30	$4,232.18
05/24	$635.86	$0.00	$147.41	$147.41*	*	BORR PAID MI	$4,140.75	$4,084.77
06/24	$635.86	$1,271.72	$147.41	$147.41*	*	BORR PAID MI	$4,629.20	$5,209.08
07/24	$635.86	$0.00	$147.41	$147.41*	*	BORR PAID MI	$5,117.65	$5,061.67
08/24	$635.86	$1,271.72	$147.41	$147.41*	*	BORR PAID MI	$5,606.10	$6,185.98
08/24	$0.00	$0.00	$0.00	$1,560.00*	*	HAZARD SFR	$5,606.10	$4,625.98
08/24	$0.00	$0.00	$3,581.65	$3,524.95*	*	SCHOOL TAX	$2,024.45	$1,101.03
09/24	$635.86	$635.86	$147.41	$147.41*	*	BORR PAID MI	$2,512.90	$1,589.48
09/24	$0.00	$0.00	$1,536.00	$0.00		HAZARD SFR	$976.90	$1,589.48
10/24	$635.86	$635.86	$147.41	$147.41*	*	BORR PAID MI	$1,465.35	$2,077.93
11/24	$635.86	$0.00	$147.41	$147.41*	*	BORR PAID MI	$1,953.80	$1,930.52
12/24	$635.86	$635.86	$147.41	$147.41E	E	BORR PAID MI	$2,442.25	$2,418.97
01/25	$635.86	$635.86	$147.41	$147.41E	E	BORR PAID MI	$2,930.70	$2,907.42
02/25	$635.86	$635.86	$147.41	$147.41E	E	BORR PAID MI	$3,419.15	$3,395.87
Total	**$7,630.32**	**$9,986.97**	**$7,630.28**	**$8,095.79**		**Total**	**$3,419.15**	**$3,395.87**

Month	Projected Payment		Projected Disbursement		Description	Current Balance	Required Balance Projected
					Start	$3,395.87	$3,432.69
03/25	$637.80		$147.41		BORR PAID MI	$3,886.28	$3,923.08
04/25	$637.80		$147.41		BORR PAID MI	$4,376.65	$4,413.47
04/25	$0.00		$799.69		TOWN TAX	$3,576.96	$3,613.78
05/25	$637.80		$147.41		BORR PAID MI	$4,067.35	$4,104.17
06/25	$637.80		$147.41		BORR PAID MI	$4,557.74	$4,594.56
07/25	$637.80		$147.41		BORR PAID MI	$5,048.13	$5,084.95
08/25	$637.80		$147.41		BORR PAID MI	$5,538.52	$5,575.34
08/25	$0.00		$3,524.95		SCHOOL TAX	$2,013.57	$2,050.39
09/25	$637.80		$147.41		BORR PAID MI	$2,503.96	$2,540.78
09/25	$0.00		$1,560.00		HAZARD SFR	$943.96	**$980.78<**
10/25	$637.80		$147.41		BORR PAID MI	$1,434.35	$1,471.17
11/25	$637.80		$147.41		BORR PAID MI	$1,924.74	$1,961.56
12/25	$637.80		$147.41		BORR PAID MI	$2,415.13	$2,451.95
01/26	$637.80		$147.41		BORR PAID MI	$2,905.52	$2,942.34
02/26	$637.80		$147.41		BORR PAID MI	$3,395.91	$3,432.73
Total	**$7,653.60**		**$7,653.56**		**Total**	**$3,395.91**	**$3,432.73**

Bankruptcy Adjustment - The Prior Year Account History and Coming Year Projections section of the Annual Escrow Account Disclosure Statement may contain a line item called "Bankruptcy Adjustment". This amount is a credit based upon the unpaid portion of the escrow funds listed on the proof of claim to be paid through the Chapter 13 plan. The amount of the credit is calculated and applied to reach the minimum required balance for the escrow account as allowed under the loan documents and applicable non-bankruptcy law. The credit may not represent the total outstanding amount of escrow funds owed in the proof of claim but ensures that any escrow funds listed on the proof of claim to be paid through the plan will not be collected through the escrow shortage or surplus listed in the Annual Escrow Account Disclosure Statement. In some instances, only a portion of the proof of or surplus listed in the Annual Escrow Account Disclosure Statement. In some instances, only a portion of the proof of claim escrow funds are listed as a credit to reach the required minimum account balance.

You will receive an Annual Escrow Account Disclosure Statement reflecting the actual disbursements at the end of the next escrow analysis cycle. However, you should keep this statement for your own records for comparison. If a previous escrow analysis statement was sent to you by your previous servicer, please refer to that statement for comparison purposes. If you have any questions, please call our **Bankruptcy Department at 1-877-343-5602**. Our hours of operation are Monday through Friday from 8 a.m. to 5 p.m. (CT). Visit us on the web at www.mrcooper.com for more information.

Note: Any disbursements listed after the date of this statement are assumed to be projected or estimated.